



Mailing Address:
P.O. Box 344
Thorold ON L2V 3Z3

Phone: 905-682-9201
Toll Free: 1-800-232-3292
(from Grimsby and beyond Niagara region only)

Street Address:
Campbell East
1815 Sir Isaac Brock Way
Thorold ON

Main Fax: 905-687-4844
Fax – Applications: 905-935-0476
Fax – Contractors: 905-682-8301
Web site: www.nrh.ca

October 23, 2020

Ann-Marie Norio, Regional Clerk
Niagara Region
1815 Sir Isaac Brock Way
Thorold, ON L2V 4T7

Dear Ms. Norio,

At their October 23, 2020 meeting, the Niagara Regional Housing Board of Directors was informed that the attached report NRH 14-2020 would be forwarded to Council for information.

Your assistance is requested in moving report NRH 14-2020 through proper channels to Regional Council.

Sincerely,

A handwritten signature in black ink, appearing to read 'Walter Sendzik', with a long horizontal line extending to the right.

Councillor Walter Sendzik
Chair



REPORT TO: Board of Directors of Niagara Regional Housing

SUBJECT: Niagara Regional Housing Emergency Loan and Grant Program

RECOMMENDATION

That the Niagara Regional Housing Board of Directors **RECEIVE** the implementation plan of the new Emergency Loan and Grant Program to support Social Housing Providers and forward to Niagara Region Council for information.

PURPOSE

To provide Niagara Regional Housing Board and Niagara Regional Council with the details for the creation and implementation of an Emergency Capital Repair Loan Program (the "Program") for non-profit and co-operative housing providers in the Region.

KEY FACTS

- On March 20, 2020 Report 20-188-4.3, the Niagara Regional Housing Board of Directors approved the Capital Loan and Grant Program in principle.
- Niagara Regional Housing worked with staff from the Niagara Region to begin establishing connections between NRH and the Niagara Region Grants and Incentives initiative, including sharing information regarding the Capital Loan and Grant Program.
- NRH, with the approval of the Board of Directors, will implement the program commencing January 1st, 2021.
- In the proposed Program Agreement, those social housing providers that could exit the social housing system at End of Agreement/Mortgage (EOA/M) would be eligible to apply for loan assistance, and conditions could be set that require them to remain a part of the Region's social housing system for a period of 15 years post EOA/EOM, and as such these providers may not request to leave the program (via a de-listing request to the Ministry).
- Two housing projects have already required financial assistance via a loan from NRH to address emergent capital needs. As of January 2021, an additional provider will enter into a loan agreement with NRH due to emergency repairs. Upon approval of this Board report, existing loans will be converted to the Loan and Grant Program in Q1 of 2021.

Summary

A comprehensive framework has been developed to guide the process of applications, review, awarding, and roles and responsibilities in reference to the Capital Loan and Grant Program.

Applications (Appendix 1) for the program will be accepted during the months of January through June. During this time a review committee will be established and trained.

Drawing on knowledge and expertise, members of the Review Panel will be engaged in the Niagara Regional Housing Application to the Loan and Grant awarding process. Specifically the review panel members will:

- Review and score all proposals (written) using an agreed upon scoring matrix ;
- Participate in discussions, bringing particular knowledge and judgement to support decision making;
- Make recommendations to determine successful proponents who will be successful in obtaining funds through the Capital Loan and Grant Program

The Review Panel will consist of up to 6 members. The representation may include the following:

- Service Manager - NRH
- Research/Academia;
- Members of the NRH Board of Directors
- Finance

Members of the Review Panel will be appointed by the Service Manager. Niagara Regional Housing will appoint the Panel based on relevant skills and experience. All members will be required to sign an oath of confidentiality and a conflict of interest declaration (Appendix 2) in addition to agree to the committee terms of reference (Appendix 3).

Qualified applications must be received in the first half of the year and will be shared with the Review Committee. Committee members will review, score and make final recommendations to the Committee Chair and CEO of Niagara Regional Housing.

In order to qualify for review, business case applications must confirm that the following conditions have been met, providers must:

- transfer any funds that they have in accumulated or operating surpluses to their capital reserve fund;
- retain, or demonstrate a plan to achieve, a threshold of three years capital reserve contributions in their reserve fund; and
- expend any funds in excess of the three year threshold to support all or a portion of the emergency capital repair.
- Submit a copy of the most recent preventative maintenance log which is less than 6 months old
- Submit a copy of an updated 10 year capital plan

The Review Committee will evaluate the below criterion and determine a score for each field using a pre-established scoring template. Scoring guidance can be found on the scoring template (Appendix 4).

- Priority of work requested
- Impact that eligible expenses will have on future building sustainability
- Governance of Housing Provider
- Financial Position of Housing Provider
- Whether the Building Condition Assessment (BCA) indicates the element is necessary
- Qualified Assessor supports requested project
- Long Term capital needs of the provider and the financial resources needed to address those needs
- Capital Expenditures Over the Last 3 years
- Current Capital Reserve balance
- Current Accumulated Surplus /Other reserve balance
- RGI/ Service level standards targets
- The requirement of a deficit reduction plan are being met
- Other specific conditions as identified on the conditions section of the agreement

Based on the recommendations of the Committee, available budget and urgency of the project, funding will be awarded to the successful applicants no later than September 1.

Successful applicants will need to submit their selection for a successful tender, along with contract and draw schedules. Work on successful projects are eligible to begin on or after January 1 of the following year. Projects must be completed prior to December 31 in the year construction begins.

Loan repayment may be forgiven up to 25% of the total loan value where housing providers meet the agreed upon time lines for the completion of the capital work for which the loan was granted, and where housing providers adhere to the loan terms including the provision of RGI units

CONSIDERATIONS

Financial

The business case and intake process will inform the Loan & Grant budget request as part of the program implementation in 2022 in conjunction with the results of the overall Grants and Incentives review currently being conducted by the Niagara Region.

Two housing projects are in the process of being provided loans for urgent emergency capital repairs totalling up to \$2.5 million, with the repair work to be completed before the end of 2020. These projects will be transferred into the Loan & Grant Program once it is created, with the 25% grant portion of up to \$625,000 to be funded out of NRH 2020 in-year operating surplus.

In addition, the proposed 2021 operating budget for NRH includes a one-time budget request of \$375 thousand, fully funding by the NRH reserve, for an urgent emergency capital project that cannot wait for formal project creation due to the urgent nature of the required repairs. The \$375 thousand represents the 25% grant portion of \$1.5 million in proposed total project costs. Similarly, This project will be transferred into the Loan & Grant Program once it is created.

Corporate

Timing of the call for business cases and the approval process must be adhered to closely as budgetary implications for the following year must be approved by Council.

Governmental Partners

In "A Home For All", Niagara Region articulates its vision for a 10-year community action plan to help people find and sustain housing. One of the goals identified in this action plan is to increase opportunities and options across the housing continuum. A key objective of which is to retain, protect, and increase the supply of affordable housing.

By implementing the Emergency Loan and Grant Program, NRH is demonstrating its commitment to the goal by focusing on the key objectives to keep and protect the supply of affordable housing in Niagara.

Housing Services Corporation has been a supporter of this program and developed the loan framework in consultation with NRH.

Public and or Service Users

Ensuring that existing social housing stock in Niagara remains a safe and affordable place for those who need it across Niagara is a priority. By investing into the stability of existing stock Niagara Regional Housing contributes to the updated 10 year Housing and Homelessness Action Plan goals and our shared commitment to provide affordable housing in Niagara Region.

ANALYSIS

Niagara Regional Housing is well positioned to successfully roll out the Capital Loan and Grant Program. With the reserves accumulated to date in combination with the approved end to the surplus sharing agreement, the budgetary requirements indicated by the 2018 Building Condition Assessment can be met. Additionally, within the reserves is an amount that has been identified specifically to address emergency repairs that affect the habitability of existing provider stock.

With the set Policy (Appendix 5) and procedure, the Loan and Grant Program is set up to provide fair and equitable access for providers to the Loan and Grant Program.

Collecting business cases in the year prior to work beginning is purposeful and allows the budgetary projections needed to ensure that all approved projects will be funded without risk to the corporation.

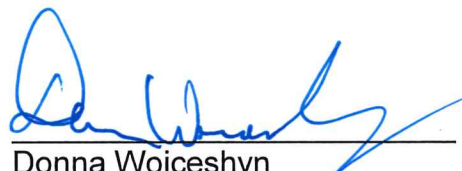
ALTERNATIVES REVIEWED

N/A

ORIGIN OF REPORT

This report has been brought forward by staff

Submitted by:



Donna Woiceshyn
Chief Executive Officer

Approved by:



Walter Sendzik
Chair

This report was prepared by Jenny Shickluna Manager Housing Programs in consultation with Donovan D'Amboise, Program Financial Specialist and Donna Woiceshyn, Chief Executive Officer.

- Appendix 1 - Loan and Grant Business Case Template
- Appendix 2 - Review Committee Conflict of Interest
- Appendix 3 - Review Committee Terms of Reference
- Appendix 4 - Review Committee Scoring Guide
- Appendix 5 - Loan and Grant Program Policy

Niagara Regional Housing Capital Loan and Grant Program Draft Business Case Template

Date	
Housing Provider legal name	
Legal address	
Housing project	
Operating agreement expiry date	
Date funding required	

Loans provided under the program may only be used to finance capital repairs to the housing complex; there is no ability to use any portion of the loan for any other purpose. In order to qualify for the program funding, a housing provider must demonstrate that:

- the proposed capital work is required;
- the proposed remediation is the most cost effective approach; and that
- the work cannot proceed without financial support.

As this Program is intended to fund capital repairs which could otherwise not be funded by the housing provider, in order to access these funds the provider must first:

- transfer any funds that they have in accumulated or operating surpluses to their capital reserve fund;
- retain, or demonstrate a plan to achieve, a threshold of three years capital reserve contributions in their reserve fund; and
- expend any funds in excess of the minimum threshold to support all or a portion of the (emergency) capital repair.
- Have a preventative maintenance log is included and in less than 6 months old
- Have an updated 10 year capital plan

Social housing providers may not submit additional requests until 3 years after the termination of the current loan agreement, unless there are unforeseen and extraordinary circumstances that can be substantiated.

The business Case must be completed in its entirety and submitted no later than (the closing date)

Please be aware that the document you submit is final and the following regulations will be upheld in all circumstances:

- (1) no employee or agent of Niagara Regional Housing is authorized to amend or waive the requirements of the business case document in any way;
- (2) under no circumstances shall it rely upon any information or instructions from anyone other than the assigned representative; and,
- (3) neither the Niagara Regional Housing, its employees, nor its agents shall be responsible for any information or instructions given to the Bidder, with the exception of information or instructions provided in writing by way of addendum by NRH

Business Case

Each Loan Application must be accompanied by a business case. It is recommended that a template Business Case be created in order to ensure the consistency of information received and to support housing providers in doing their due diligence to support the Loan Application.

Key fields to be included in the Business Case include:

1. Executive Summary: Short description of the proposal
2. Housing Provider Information
 - a. Legal name
 - b. Project name
 - c. Project address
 - d. Building mandate or client group (where applicable)
3. Background of Proposed Capital Work and Rationale for necessary expenditure
4. Roles and Responsibilities of Parties Involved: A description of the people involved in the project, including their roles and responsibilities
5. Existing Residents: Identify the impact the work required will have on residents, and include a relocation plan if residents will be temporarily relocated as a result of the request.
6. Project Capital Budget
 - a. Breakdown of the amount of funding requested (Itemized costs, quote for cost if available)
 - b. Rationale for necessary expenditure
 - c. Provide a three year capital budget for work required (provide as an attachment).
 - d. Create a detailed development budget as an appendix including costs for development, repairs and administration (provide as an attachment).
 - e. Describe in detail how the work required will be funded and how the housing provider will deal with current financial obligations under their housing mortgages, including any early redemption charges and/or any accrued penalty charges.
 - f. Describe any other funding which might directly impact housing provider's current financial obligations and may require approval from the Region (i.e., bridge financing, construction financing, secondary financing, severances or partial discharges).
7. Financial Position: Provide financial statements and operating budget, describe how the provider will be financially viable post loan and indicating the provider's ability to repay the loan after mortgage expiry. Outline actions which will be undertaken to improve

financial viability (i.e. increase rents, reduce operating expenses). Include details of any existing loans, including discharge date (if loans exist, please append the agreement)

8. Project schedule, including draw schedule (if known)
9. Risks/constraints to the project: Describe any environmental concerns, shared facilities agreements, NIMBY, issues with adjacent properties.
10. Include a copy of the most recent preventative maintenance log (most recent inspection must less than 6 months old)
11. Include a copy of an updated 10 year capital plan
12. Contacts
13. Board approval

Please note: Successful projects will awarded no later that AUGUST 1. Tenders must be completed and the job awarded no later than November 15. All jobs must be completed between January and December of the project year.

14. Signatures

Draft CONFIDENTIALITY / CONFLICT OF INTEREST FORM Capital Loan and Grant Application: Evaluation Team Members

Printed Name of Evaluation Team Member:

You have been identified as a Team member for the above Business Case Evaluation. Please read the following information on confidentiality and conflict of interest to see if you have any problem or potential problem serving on this Team.

Confidentiality

Please note that as a Team member, all information received, reviewed and discussed from and about prospective providers as part of this Team is strictly **confidential** and may not be discussed with anyone who is not a member of the Evaluation Team or an NRH representative involved in the award process.

No Team member is authorized to amend or waive any of the requirements of the business case documents, or communicate any related information or instructions in any manner to prospective providers. The language within the business case states that the prospective bidders have been notified that

- (1) no employee or agent of the Niagara Regional Housing is authorized to amend or waive the requirements of the business case document in any way;
- (2) under no circumstances shall it rely upon any information or instructions from anyone other than the assigned representative; and,
- (3) neither the Niagara Regional Housing, its employees, nor its agents shall be responsible for any information or instructions given to the Bidder, with the exception of information or instructions provided in writing by way of addendum by NRH

Code of Conduct

The Code of Ethics/Conflict of Interest policy for the Review Panel is “members shall avoid conflict of interest or unethical behavior”.

Conflict of Interest

No member of a Team shall participate in the evaluation if that Team member or any member of his or her immediate family:

- has direct or indirect financial interest in the award of the contract to any proponents
- is currently employed by, or is a consultant to or under contract to a proponent
- is negotiating or has an arrangement concerning the future employment or contracting with any proponent: or
- has an ownership interest in, or is an officer or director of, any proponent.

Please sign below acknowledging that you have received and read this information. Return a copy of the form to the Purchasing representative by the deadline provided. If you have a conflict or a potential conflict, please contact your manager or the Service Manager to discuss.

I have read and understand the provisions related to conflict of interest and confidentiality when serving on an Evaluation Team. If any conflict of interest arises during the review process, I will immediately report it to an NRH representative.

Signature: _____ **Date:** _____

NRH Capital Loan and Grant Review Panel Draft Terms of Reference

Background

Purpose and Role of Review Panel Members

Drawing on knowledge and expertise, members of the Review Panel will be engaged in the Niagara Regional Housing Application to the Loan and Grant awarding process. Specifically the review panel members will:

- Review and score all proposals (written) using agreed upon scoring matrix;
- Participate in discussions, bringing particular knowledge and judgement to support decision-making;
- Make recommendations to determine successful proponents who will be successful in obtaining funds through the Capital Loan and Grant Program

Membership and Selection of Members

The Review Panel will consist of up to 6 members. The representation may include the following:

- Service Manager- NRH
- Research/ academia;
- Members of the NRH Board of Directors
- Finance

Members of the Review Panel will be appointed by the Service Manager. Niagara Regional Housing will appoint the Panel based on relevant skills and experience (professional or voluntary) in line with the following selection criteria.

- No conflict or perceived conflict of interest that might prevent a very candid and thorough evaluation; specifically no relationship with an existing housing provider that has an agreement with NRH
- Professional qualifications and over 5 years of experience within the human services/housing services industry. Possible evidence of stature in the field includes experience in the field, membership on committees, boards, and/or advisory boards, involvement in community activities, academia etc.
- Knowledge of housing issues/context to engage in discussions to support a healthy and sustainable housing continuum in Niagara
- Have knowledge to contribute to discussions regarding needs within the Niagara
- Availability to contribute sufficient time to the full process

Structure

The Review Panel provides recommendations through the Manager of Housing Programs to the CEO, Niagara Regional Housing in the role of System Service Manager. The Manager of Housing Programs will chair the Review Panel.

Frequency of Meetings

The Review Panel will meet a maximum of 3 times (per funding envelope) between June and Spetember annually, unless otherwise necessary at the call of the Chair. We are looking at approximately 15 -20 hours per funding envelope. A reviewer may have more than one funding envelope.

Proposed Approach

Activity	Timelines
1. RFPs issued	January
2. Submission deadline:	June 1
3. Conflict of Interest Form submitted	Members must submit prior to review of applications
4. Reviewers receive orientation package and submissions	June/July
5. Review committee orientation meeting- one to one will be optional	Spring
6. Reviewers review written submission and to submit questions or clarifications based on written review	June/July
7. Email individual scoring	No later than August 1
8. Review committee deviation meeting – to confirm individual scores and confirm highest ranking proponent per zone	August
9. Communication of awards	No later than September 15

Confidentiality

Meetings are a forum for review panel members to be open and candid in discussing items that support the Service Manager in ensuring that the successful proponents meet the criteria outlined in the business case/application.

If through the discussion an item is identified as confidential, the item will be noted. Members are expected to respect the privacy of committee participants and agree not to disclose information including views expressed by individuals during confidential item discussion. Records of discussion will respect the principle of non-attribution.

Decision Making

Niagara Regional Housing is designated by the Niagara Region, as the Service Manager, responsible for the local management, sustainability and viability of non-profit and cooperative housing providers under agreement with NRH.

Review panel members will provide advice and recommendations to NRH. NRH will take into consideration the advice and recommendations provided by the Review Panel, when making final decisions.

Recorder/Minutes/Agenda

The Chair will set the agenda in collaboration with members of the Review Panel, and based on deliverables and timelines.

Recording and distribution of meeting minutes is the responsibility of the NRH.

Criterion	Description	Reviewer Notes	Score	Percent weight overall
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<p>Opening Criterion:</p> <ul style="list-style-type: none"> ○ transfer any funds that they have in accumulated or operating surpluses to their capital reserve fund; ○ retain, or demonstrate a plan to achieve, a threshold of three years capital reserve contributions in their reserve fund; and ○ expend any funds in excess of the three year threshold to support all or a portion of the emergency capital repair. <p>A copy of the most recent preventative maintenance log is included and is less than 6 months old</p> <p>A copy of an updated 10 year capital plan</p>	<p>Yes or No questions one point each</p> <p>Failure to meet these requirements may disqualify applicants</p>		<p>/5</p>	
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Priority of work requested	Does the work address Health and Safety, Accessibility, Overall building viability Is the work essential now to meet legislation? Is the work essential to building viability?			
Impact that eligible expenses will have on future building sustainability	Will this make the building safer, increase accessibility or extend the life of the property?			
Governance of Housing Provider	Is the board in good standing? Are there outstanding items from last operational review that have not been addressed or remediate? Outstanding legal issues?			
Financial Position of Housing Provider	Is the organization in good financial standing operationally?			
Whether the BCA indicates the element is necessary	Has this project been identified in the most recent Building Condition Assessment?			
Qualified Assessor supports requested project	If this project was not identified in the building condition assessment, has it been deemed necessary by a qualified consultant with an accompanying professional report.			
Long Term capital needs of the provider and the financial resources needed to address those needs	Based on the most recent building condition assessment, preventative maintenance log and 10 year capital plan, are the resources of the organization sufficient to address these needs? Will contribution to the current project impact the ability to fulfill future needs?			
Capital Expenditures Over the Last 3 years	Have the capital expenditures over the previous three years addressed either urgent issues or projects identified by the BCA, preventative maintenance or the 10 year capital plan?			
Current Capital Reserve balance /Accumulated Surplus /Other reserve balance	Are the current surplus/reserve balances sufficient to pay for the current project and still maintain the minimum reserve threshold?			
RGI/ Service level standards targets	Is the organization currently meeting SLS? Are the actively working toward fulfilling service level standards?			
The requirement of a deficit reduction plan are being met	Do they have a current deficit reduction plan? Are the requirements being met?			
Other specific conditions as identified on the conditions section of the agreement	TBD			

DRAFT Capital Loan and Grant Policy

Policy Owner	Niagara Regional Housing, Programs Division, Manager Housing Programs
Approval Body	Niagara Regional Housing Board of Directors
Approval Date	
Effective Date	
Review by Date	

1. Policy

This policy has been created to provide parameters and details regarding the Niagara Regional Housing Loan and Grant Program.

2. Purpose

The purpose of the Program is to provide loans to housing providers to allow them to address necessary and emergency capital repairs where their current capital reserves are insufficient to allow them to fund these repairs while maintaining the reserve balance necessary to address planned expenditures.

3. Scope

This policy applies to the administration of the Loan and Grant program by Niagara Regional Housing as well as all applicants and recipients of the program.

3.1. Roles and Responsibilities

It is the role of the Manager, Housing Programs to administer the program in conjunction with the Niagara Regional Housing team to administer this program.

Manager of Housing Programs- final approval of application, monitor budget, oversee compliance

Asset Administrator -Receive and assess application, assisting and recommending approval to Manager, Housing Programs

Housing Administrators- to review and monitor compliance to the terms of the agreement within provider operations.

4. Program Details

In order to qualify for the loan, housing providers will be required to complete an application and business case. Loans provided will be registered on title but, as required under the *Housing Services Act, 2011* ("HSA"), loans will be non-performing until the primary mortgage is paid in full. The approval of loans is subject to ministerial confirmation from lender. As the loan agreement template, policy and procedure are approved by Board and Council; housing providers are prohibited from negotiating terms, conditions and processes

DRAFT Capital Loan and Grant Policy

Loan repayment may be forgiven up to 25% of the total loan value where housing providers meet the agreed upon timelines for the completion of the capital work for which the loan was granted, and where housing providers adhere to the agreement terms; including the provision of RGI units.

Due to the fact that loans are intended to address capital repairs, loan agreements will be executed for a three (3) year period, or until EOA/M, whichever comes first. This will allow a proactive planning approach given that many providers will require work that spans more than one fiscal year to meet critical repair needs.

NRH will make payments for capital works in increments with the remainder of the funding held in trust for the housing provider where capital work is in progress and supported by invoices as the work is completed. A draw schedule will be determined at the beginning of the project.

Once a housing provider has reached EOA/M, they will borrow money from traditional lenders to undertake larger and longer-term capital repairs which will directly support long term building sustainability and repay NRH. Alternately, if a new mortgage is not procured, the provider will enter into a repayment agreement with Niagara Regional Housing.

Repayment will begin within 60 days of the mortgage discharge and will include a principal amount as well as interest calculated at the Canada Bond rate or 2%, whichever is higher.

Program Eligibility

All housing providers within the Niagara Region are eligible for funding under the Program. Those providers which are not subject to the terms and conditions of the HSA will be required to enter into an agreement with NRH in order to access this funding. The terms of this agreement will include the commitment of up to 25% of units in the building being RGI and that the waiting list will be accessed when there are RGI vacancies. Federal providers will agree to maintain their current targets and remain in a reporting relationship with NRH.

In order to qualify for the program funding, a housing provider must demonstrate that:

- the proposed capital work is required;
- the proposed remediation is the most cost effective approach; and that
- the work cannot proceed without financial support.

Each request for funding will be reviewed to ensure that it meets at least one of the eligible program costs. The housing provider must review, agree to and sign the Loan Agreement in order for funding to be issued.

DRAFT Capital Loan and Grant Policy

Eligible Project Costs

In order to be eligible for funding under the Program, the proposed repair or replacement must meet at least one of the following two criteria:

1. Health and Safety: Building elements are hazardous, may lead to loss of life or critical injury or threaten the health or well-being of residents and staff.

2. Building Deficiency Mitigation / Structural Integrity: Current and ongoing conditions or deficiencies that lead to the deterioration of the building's structure integrity.

Additional items beyond the scope of these two criteria may be considered on a case-by-case base, where appropriately justified by a business case.

Awarding Funding

All business cases will be reviewed for eligibility and suitability by a Review Committee selected by NRH.

The Review Panel will consist of up to 6 members. The representation may include the following:

- Housing sector representatives (current and/or retired);
- Research/ academia;
- Service Manager- NRH
- Members of the NRH Board of Directors

Members of the Review Panel will be appointed by the Service Manager. Niagara Regional Housing will appoint the Panel based on relevant skills and experience (professional or voluntary) in line with the selection criteria as outlined in the Review Committee Terms of Reference.

Social housing providers may not submit additional requests until 3 years after the termination of the current loan agreement, unless there are unforeseen and extraordinary circumstances that can be substantiated.

Successful applicants must agree to remain a social housing provider for a period of no less than 15 years.

Default of Loan Agreements

Providers who in default of their agreement will be subject to the penalties as outlined in the HSA.

DRAFT Capital Loan and Grant Policy

5. Related Policies

Approval History

Approver(s)	Approved Date	Effective Date

Revision History

Revision No.	Date	Summary of Change(s)	Changed by